

IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
WESTERN DIVISION

IN RE: : CASE NO. 22-10061
: CHAPTER 13
CARMAN C THOMAS : JUDGE JEFFERY P. HOPKINS
DEBTOR(S) : TRUSTEE'S REPORT

1. Comes now the Chapter 13 Trustee, Margaret A. Burks and files this Report based upon information obtained from the 341 meeting of creditors. The Trustee has conducted a Meeting of Creditors pursuant to 11 U.S.C. Section 341. The petition, schedules, and plan have been examined.

2. 341 MEETING DATE: February 28, 2022

3. DATE OF CONFIRMATION: March 22, 2022

4. Meeting Held: Yes via telephone per UST permission
Plan Percentage: 1%

5. Debtor(s) Appeared: Yes via telephone per UST permission. Debtor appeared with Counsel.

6. Trustee does not recommend this case for confirmation at this time.

7. The Chapter 13 was filed because of job loss.

8. Counsel to upload payroll deduction order or TFS.

9. The following creditors were present: None

10. Creditor objection: Consumer Portfolio Services, Inc.

11. The Trustee requested information herein pursuant to 11 U.S.C. Sec. 521(a)(3).

The 341 meeting is continued until March 21, 2022 at 8:30 a.m.; confirmation date is April 28, 2022 at 10:00 a.m. The following documents and information must be provided in file stamped form to the Trustee at the continued 341 meeting.

- a) First plan payment was due February 15, 2022 and every month thereafter. First payment has not been received.
- b) Resolve Objection to Confirmation filed by Consumer Portfolio Services, Inc.
- c) Chase Bank account statement as of date of filing (1/15/2022) - amend Schedules A/B, C and Summary of Schedules as needed.
- d) Amend Schedules A/B to disclose VA claim of deceased father.
- e) Amend Schedule I - Debtor has a new job and is receiving \$2,200/month in rent.

12. Annual status report beginning April 30, 2022 on tax returns per Plan. Amend Schedules I, J and plan if needed.

13. Annual status report beginning April 30, 2022 on VA claim of deceased father.

14. Annual status report beginning April 30, 2022 on rental income.

15. First mortgage to Community Loan Servicing on Scottwood Avenue property is a conduit. Taxes and insurance are included in the monthly payment.

16. First mortgage to SN Servicing on Tower Street property is a conduit. Taxes and insurance are included in the monthly payment.

17. Second mortgage to Homeplus Financial on Scottwood Avenue property is a conduit. Taxes and insurance are **not** included in the monthly payment.

Respectfully submitted,

/s/ Margaret A. Burks, Esq.
Margaret A. Burks, Esq.
Chapter 13 Trustee
Attorney Reg. No. OH 0030377

Francis J. DiCesare, Esq.
Staff Attorney
Attorney Reg. No. OH 0038798

Tammy E. Stickley, Esq.
Staff Attorney
Attorney Reg No. OH 0090122

600 Vine Street, Suite 2200
Cincinnati, OH 45202
513-621-4488
513 621-2643 (facsimile)
mburks@cinn13.org Correspondence only
fdicesare@cinn13.org
tstickley@cinn13.org

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Trustee's Report was served **electronically** on the date of filing through the court's ECF System on all ECF participants registered in this case at the email address registered with the court and

by **first class mail** on March 1, 2022 addressed to:

Carman C Thomas
debtor
7223 Scottwood Avenue
Cincinnati, OH 45237

/s/ Margaret A. Burks, Esq.
Margaret A. Burks, Esq.